

Logon

*** It is now 8/20/2008 1:18:12 PM ***

Welcome to DialogLink - Version 5 Revolutionize the Way You Work!

New on Dialog

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Thomson File Histories are now available directly through *Dialog*. Combined with the comprehensive patent and trademark information on *Dialog*, file histories give you the most complete view of a patent or trademark and its history in one place. When searching in the following patent and trademark databases, a link to an online order form is displayed in your search results, saving you time in obtaining the file histories you need.

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- Derwent World Patents Index (for users in Japan) (File 352)
- Derwent World Patents Index First View (File 331)
- Derwent World Patents Index (File 351)
- Derwent World Patents Index (File 350)
- Ei EnCompassPat (File 353)
- European Patents Fulltext (File 348)
- French Patents (File 371)
- German Patents Fulltext (File 324)
- IMS Patent Focus (File 447, 947)
- INPADOC/Family and Legal Status (File 345)
- JAPIO - Patent Abstracts of Japan (File 347)
- LitAlert (File 670)
- U.S. Patents Fulltext (1971-1975) (File 652)

- U.S. Patents Fulltext (1976-present) (File 654)
- WIPO/PCT Patents Fulltext (File 349)
- TRADEMARKSCAN - U.S. Federal (File 226)

DialogLink 5 Release Notes

New features available in the latest release of DialogLink 5 (August 2006)

- Ability to resize images for easier incorporation into DialogLink Reports
- New settings allow users to be prompted to save Dialog search sessions in the format of their choice (Microsoft Word, RTF, PDF, HTML, or TEXT)
- Ability to set up Dialog Alerts by Chemical Structures and the addition of Index Chemicus as a structure searchable database
- Support for connections to STN Germany and STN Japan services

Show Preferences for details

? Help Log On Msg

*** ANNOUNCEMENTS ***

"Thomson File Histories" are now available directly through Dialog in selected patent and trademark files. Combined with the comprehensive patent and trademark information on Dialog, file histories give you the most complete view of a patent or trademark and its history in one place. When searching in one of the patent and trademark databases, a link to an online order form is displayed in your search results, saving you time in obtaining the file histories you need. See HELP FILEHIST for more information about how to use the link and a list of files that contain the link.

The 2008 EMTREE Thesaurus has been added to EMBASE (Files 72, 73, 772, and 972)

RESUMED UPDATING

***File 120, U.S. Copyrights

RELOADS COMPLETED

***File 50, CAB Abstracts

***File 162, Global Health

***File 342, Patents Citation Index

***File 227, TRADEMARKSCAN(R) - Community Trademarks

FILES RENAMED

***File 321, PLASPEC now known as Plastic Properties Database

FILES REMOVED

***Files 476/Financial Times & 473/Financial Times Abstracts

***Files 359,959,804, Chemical Economics Handbook

***Files 360,960, Specialty Chemicals Update Program

>>>For the latest news about Dialog products, services, content<<<

>>>and events, please visit What's New from Dialog at <<<

>>><http://www.dialog.com/whatsnew/>. You can find news about <<<

>>>a specific database by entering HELP NEWS <file number>. <<<

? Help Off Line

* * *

Connecting to William Allen - Dialog - 290617

Connected to Dialog via SMS002152625

? b

15,275,16,160,148,635,9,610,810,570,624,621,636,634,20,476,35,583,65,2,474,256,475,99

>>>W: 476 does not exist

1 of the specified files is not available

[File 15] ABI/Inform(R) 1971-2008/Aug 18

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 275] Gale Group Computer DB(TM) 1983-2008/Aug 11

(c) 2008 The Gale Group. All rights reserved.

[File 16] Gale Group PROMT(R) 1990-2008/Aug 13

(c) 2008 The Gale Group. All rights reserved.

**File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 160] Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 148] Gale Group Trade & Industry DB 1976-2008/Aug 19

(c)2008 The Gale Group. All rights reserved.

**File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 635] Business Dateline(R) 1985-2008/Aug 16

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 9] Business & Industry(R) Jul/1994-2008/Aug 13

(c) 2008 The Gale Group. All rights reserved.

[File 610] Business Wire 1999-2008/Aug 20

(c) 2008 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 570] Gale Group MARS(R) 1984-2008/Aug 13

(c) 2008 The Gale Group. All rights reserved.

[File 624] McGraw-Hill Publications 1985-2008/Aug 20

(c) 2008 McGraw-Hill Co. Inc. All rights reserved.

**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 621] Gale Group New Prod. Annou.(R) 1985-2008/Jul 31

(c) 2008 The Gale Group. All rights reserved.

[File 636] Gale Group Newsletter DB(TM) 1987-2008/Aug 13

(c) 2008 The Gale Group. All rights reserved.

[File 634] San Jose Mercury Jun 1985-2008/Jul 10

(c) 2008 San Jose Mercury News. All rights reserved.

[File 20] Dialog Global Reporter 1997-2008/Aug 20

(c) 2008 Dialog. All rights reserved.

[File 35] Dissertation Abs Online 1861-2008/Apr

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 583] Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 The Gale Group. All rights reserved.

**File 583: This file is no longer updating as of 12-13-2002.*

[File 65] Inside Conferences 1993-2008/Aug 19

(c) 2008 BLDSC all rts. reserv. All rights reserved.

[File 2] INSPEC 1898-2008/Jul W3

(c) 2008 Institution of Electrical Engineers. All rights reserved.

[File 474] New York Times Abs 1969-2008/Aug 19
(c) 2008 The New York Times. All rights reserved.

[File 256] TecInfoSource 82-2008/Mar
(c) 2008 Info.Sources Inc. All rights reserved.

[File 475] Wall Street Journal Abs 1973-2008/Aug 20
(c) 2008 The New York Times. All rights reserved.

[File 99] Wilson Appl. Sci & Tech Abs 1983-2008/Jul
(c) 2008 The HW Wilson Co. All rights reserved.

? s (digital or electronic) (n2) (wallet or billfold) and py<=2003

Processing

Processing

Processing

Processing

Processing

Processing

Processing

5363807 DIGITAL

7485866 ELECTRONIC

127929 WALLET

829 BILLFOLD

7156 (DIGITAL OR ELECTRONIC) (2N) (WALLET OR BILLFOLD)

92056873 PY<=2003

S1 5985 S (DIGITAL OR ELECTRONIC) (N2) (WALLET OR BILLFOLD) AND PY<=2003

? s (digital or electronic) (n2) (wallet or billfold) (s) (icon or toolbar or graphic) and
py<=2003

Processing

Processing

Processing

Processing

Processing

Processing

Processing

5363807 DIGITAL
 7485866 ELECTRONIC
 127929 WALLET
 829 BILLFOLD
 368872 ICON
 36095 TOOLBAR
 638134 GRAPHIC
 99 (DIGITAL OR ELECTRONIC) (2N) (WALLET OR BILLFOLD) (S) ((ICON OR TOOLBAR) OR
 GRAPHIC)
 92056873 PY<=2003
 S2 84 S (DIGITAL OR ELECTRONIC) (N2) (WALLET OR BILLFOLD) (S) (ICON OR TOOLBAR OR
 GRAPHIC) AND PY<=2003

 ? rd s2
 S3 48 RD S2 (UNIQUE ITEMS)

? t s3/medium,k/all

3/K/1 (Item 1 from file: 15)

ABI/Inform(R)

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01847532 04-98523

Online wallet standard proposed

King, Julia

Computerworld v33n25 pp: 14

Jun 21, 1999

ISSN: 0010-4841 Journal Code: COW

Word Count: 236

Text:

...forms at different sites.

Instead, shoppers fill out their customer information once on a standard
 electronic wallet form and store it on their computer as an
 icon, which they drag and drop to ECML-compliant sites where they
 shop. All information for...

3/K/2 (Item 1 from file: 16)

Gale Group PROMT(R)

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09211164 Supplier Number: 80123674 (USE FORMAT 7 FOR FULLTEXT)

Citi's No-Fee P2P Vies for PayPal Users.(Brief Article)

Bach, Deborah

American Banker , p 1

Nov 16 , 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal ; Trade

Word Count: 964

-

...and Citibank recently notified customers that, as of Jan. 7, it would discontinue its Obongo Toolbar digital wallet.

Observers were split over whether Citi's subsidy of c2it fees would be enough to...

20011116

3/K/3 (Item 2 from file: 16)

Gale Group PROMT(R)

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08637400 Supplier Number: 74628213 (USE FORMAT 7 FOR FULLTEXT)

Digital wallets readied for Down Under.

Cards International , p 2

April 26 , 2001

Language: English Record Type: Fulltext

Document Type: Newsletter ; Trade

Word Count: 260

-

...payments online by entering their bank account numbers and other personal details into a secure "digital wallet" on their computer. When they decide to make an online purchase, they use a wallet icon stored on their computer screens to access their payment information. The application aims to overcome...

20010426

3/K/4 (Item 3 from file: 16)

Gale Group PROMT(R)

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08577497 Supplier Number: 74210583 (USE FORMAT 7 FOR FULLTEXT)

Minds@Work Unveils a New Family of Portable Smart Storage Devices; The Digital Wallet Now Comes In Three New Storage Capacities.

Business Wire , p 0142

May 7 , 2001

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 479

-

...and transportability options for large textual and graphic rich files, will find that the 10GB

Digital Wallet provides sufficient storage space. While the 3GB Digital Wallet is ideal for students or travelers needing storage for homework and vacation photos.

As the...

20010507

3/K/5 (Item 4 from file: 16)

Gale Group PROMT(R)

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08495621 Supplier Number: 72876296 (USE FORMAT 7 FOR FULLTEXT)

MASTERCARD TO OFFER DIGITAL WALLETS FOR AUSTRALIANS ONLINE.

AsiaPulse News , p 0936

April 6 , 2001

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 245

-

...into their secure "digital wallet" on the computer.

They could then simply click on the digital wallet icon on their computer when they wished to make a purchase, avoiding filling out several forms...

20010406

3/K/6 (Item 5 from file: 16)

Gale Group PROMT(R)

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08206626 Supplier Number: 68958070 (USE FORMAT 7 FOR FULLTEXT)

The Tech Scene: Test Drive: New Tech Toys Stuck In Neutral Gear.(marketing online financial services)
Kingson, Jennifer A.

American Banker , v 166 , n 7 , p 1

Jan 10 , 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1816

-

...we hit dead ends and needed to reload and reboot our computer, but eventually the digital wallet seemed to be configured, and a little blue icon that said "AE" nestled comfortably on the on-screen toolbar.

After browsing a list of online merchants that accept Blue, we opted to buy a...

...clicked the AE icon. After some trial and error, we were able to get the digital wallet to fill in the merchant shipping form, though it would have been much faster to...

20010110

3/K/7 (Item 6 from file: 16)

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08104764 Supplier Number: 67546112 (USE FORMAT 7 FOR FULLTEXT)

MASTERCARD TO TEST SMART CARD-ACTIVATED DIGITAL WALLET.(Brief Article)

CardFAX , v 2000 , n 227 , p 1

Nov 28 , 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Newsletter ; Trade

Word Count: 162

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

MasterCard International today announced it is working with digital-wallet manufacturer Trintech Inc., of Dublin, Ireland, to provide a smart card-activated digital wallet card holders can use to shop online. MasterCard will run pilots testing the wallet in...

...computers and type in a personal identification number. elssuer also provides issuers with a branded icon called an ezCard that is downloaded directly to the cardholder's desktop. The cardholder's...

20001128

3/K/8 (Item 7 from file: 16)

Gale Group PROMT(R)

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07739798 Supplier Number: 64521707 (USE FORMAT 7 FOR FULLTEXT)

Citi Plans Web Journey with Travelocity.(Brief Article)

Souccar, By Miriam Kreinin

American Banker , v 165 , n 163 , p 9

August 24 , 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Newspaper ; Trade

Word Count: 359

-

...an account aggregation service. And in another announcement this week, it introduced a free downloadable toolbar, an upgrade of its electronic wallet, that is meant to make it easier to surf and shop the Internet.

The new...

20000824

3/K/9 (Item 8 from file: 16)

Gale Group PROMT(R)

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07682365 Supplier Number: 63938392 (USE FORMAT 7 FOR FULLTEXT)

`One-click' cards in vogue.

Davis, Charles

Cards International , p 14

May 26 , 2000

Language: English Record Type: Fulltext

Document Type: Newsletter ; Trade

Word Count: 1707

-

...online initiatives of cards issuers Citibank and NextCard, Discover's new offering makes use of digital wallet technology. The difference is Discover's unique approach to branding, which involves an onscreen icon that follows users around as they browse the web.

When Discover customers are ready to...

20000526

3/K/10 (Item 9 from file: 16)

Gale Group PROMT(R)

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07668091 Supplier Number: 63844285 (USE FORMAT 7 FOR FULLTEXT)

In Brief: Citibank Upgrading Its Electronic Wallet.(Brief Article)

American Banker , v 165 , n 148 , p 10

August 3 , 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal ; Trade

Word Count: 103

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

Citigroup has introduced an upgraded version of its electronic wallet, called the Citibank Toolbar.

20000803

3/K/11 (Item 10 from file: 16)

Gale Group PROMT(R)

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07661790 Supplier Number: 63793964 (USE FORMAT 7 FOR FULLTEXT)

MASTERCARD TRIES E-WALLETS AGAIN.(Brief Article)

CardFAX , v 2000 , n 135 , p 2

July 17 , 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Newsletter ; Trade

Word Count: 170

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...Visitors to MasterCard's Web site will also get a peek at Citigroup's newest electronic wallet entry, the Citibank Toolbar, which combines the usual wallet functions of form-filling, password storage and price comparison along with portal-type services like stock quotes. The Toolbar was developed by Redwood City, GA-based Obongo Inc. The MasterCard site also offers...

20000717

3/K/12 (Item 11 from file: 16)

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07530515 Supplier Number: 62926843 (USE FORMAT 7 FOR FULLTEXT)

BANK OF IRELAND TO LAUNCH VIRTUAL CREDIT CARD.(Brief Article)

CardFAX , v 2000 , n 108 , p 2

June 6 , 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Newsletter ; Trade

Word Count: 189

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...bank's Web Site, with the virtual card appearing as a Bank of Ireland-branded icon on computer desktops. The application provides automatic form-filling functions similar to a digital wallet and gives the Bank of Ireland the ability to authenticate and authorize the cardholder before...

20000606

3/K/13 (Item 12 from file: 16)

Gale Group PROMT(R)

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07316347 Supplier Number: 61991965 (USE FORMAT 7 FOR FULLTEXT)

MP3.com Reaches Partnership Agreement With eCode.com to Increase Brand Exposure.

PR Newswire , p NA

May 10 , 2000

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 888

-

...partnership incorporates the company's MSP products into every eCode.com iBar(TM), a customizable toolbar that combines an electronic wallet, automatic form-filler (AutoFiller) and password functionality into one easy-to-use desktop tool.

Utilizing...

20000510

3/K/14 (Item 13 from file: 16)

Gale Group PROMT(R)

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06997987 Supplier Number: 59171524 (USE FORMAT 7 FOR FULLTEXT)

Discover's Virtual Card Follows Users Around the Web.(Brief Article)

Fickenscher, Lisa

American Banker , v 165 , n 23 , p 9

Feb 3 , 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal ; Trade

Word Count: 503

-

...on-line initiatives of its card-issuer brethren, Discover's new offering makes use of digital-wallet technology. The difference is Discover's unique approach to branding, which involves an on-screen icon that follows users around as they browse the Web.

Discover DeskShop's debut follows Citigroup...

20000203

3/K/15 (Item 14 from file: 16)

Gale Group PROMT(R)

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06846599 Supplier Number: 57990639 (USE FORMAT 7 FOR FULLTEXT)

eCode.com Partners With Top Web Sites to Make iBar the Source for Quick and Easy Web Navigation.
Business Wire , p 0275

Dec 6 , 1999

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 1776

-

...source for the best information the Web has to offer.

iBar is a free, comprehensive toolbar users download from the
eCode.com Web site. The iBar resides on the bottom of...

...iBar also facilitates quick and easy access -- from any browser on any
PC -- to an electronic wallet, a Web form filler, secure
storage of Internet logins and passwords, personal address books and...

19991206

3/K/16 (Item 15 from file: 16)

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06451982 Supplier Number: 55048091 (USE FORMAT 7 FOR FULLTEXT)

First 'virtual' credit cards.

Retail Banker International , n 414 , p NA

June 29 , 1999

Language: English Record Type: Fulltext

Document Type: Newsletter ; Trade

Word Count: 350

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...the physical cards but reside on consumers' computers in the systems tray or as an icon on the desktop. To activate the ezCard, consumers have to visit the cards issuer's...

...software is the first consumer software to encompass the Electronic Commerce Modeling Language (ECML) - the electronic wallet standard just unveiled. This new technology is being supported by Microsoft, Visa, American Express, IBM...

19990629

3/K/17 (Item 16 from file: 16)

Gale Group PROMT(R)

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06426990 Supplier Number: 54947878 (USE FORMAT 7 FOR FULLTEXT)

Online Wallet Standard Proposed; Buyers won't have to fill out forms.(Internet/Web/Online Service Information)

King, Julia

Computerworld , p 14(1)

June 21 , 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid ; Trade

Word Count: 228

-

...forms at different sites.

Instead, shoppers fill out their customer information once on a standard electronic wallet form and store it on their computer as an icon, which they drag and drop to ECML-compliant sites where they shop. All information for...

19990621

3/K/18 (Item 17 from file: 16)

Gale Group PROMT(R)

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05293923 Supplier Number: 48061165 (USE FORMAT 7 FOR FULLTEXT)

Getting SET

Jackson Higgins, Kelly

InternetWeek , p 83
Oct 20 , 1997
Language: English Record Type: Fulltext
Document Type: Newsletter ; Trade
Word Count: 2469
-

...Bean on a Visa card. First, he digs his Visa digital certificate out of his electronic wallet, which runs on his browser in a Visa card icon. After the cardholder clicks on the payment button, SET kicks in. The cardholder's software...

19971020

3/K/19 (Item 18 from file: 16)
Gale Group PROMT(R)
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05145425 Supplier Number: 47853642 (USE FORMAT 7 FOR FULLTEXT)

SegaSoft Selects CyberCash CyberCoin Payment System for HEAT and SegaSoft.com; Innovative Micropayment System Enables Cash Transactions Over the Internet; Players Can Point, Click and Buy Safely and Securely Without the Hassle of Phoning or Faxing Financial Data.
Business Wire , p 07231187
July 23 , 1997
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 682
-

...to enhance their online experience."

How It Works

CyberCoin users begin by downloading a free electronic Wallet from CyberCash (www.cybercash.com) or a participating bank or merchant, such as SegaSoft. Consumers then fill out a simple registration form to link their Wallet, a small onscreen icon, to their credit card or checking account. CyberCoin currently supports multiple credit cards including Visa...

19970723

3/K/20 (Item 19 from file: 16)

Gale Group PROMT(R)
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04347756 Supplier Number: 46376509 (USE FORMAT 7 FOR FULLTEXT)

TINY CANADIAN TELCO DRAWS ATUG ACCOLADES

Exchange , v 8 , n 17 , p N/A
May 10 , 1996
Language: English Record Type: Fulltext
Document Type: Newsletter ; Trade
Word Count: 1137
-

...which will allow subscribers to download cash electronically and then use the smartcard as an "electronic wallet" to purchase goods and services elsewhere. The Vista 350 will also be upgraded to a graphic display.

Another platform of NBTel's strategy is to export and import telecommunications services. "We...

19960510

3/K/21 (Item 1 from file: 148)
Gale Group Trade & Industry DB
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12135519 Supplier Number: 60301558 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The E-Wallet.

McFadden, Mark
ENT , 4 , 20 , 30
Nov 17 , 1999
ISSN: 1085-2395
Language: English
Record Type: Fulltext
Word Count: 791 Line Count: 00065

...simple as clicking on a card and delivery address. Online merchants can put a Passport icon on their product and checkout pages, allowing a customer to quickly link their product and...

19991117

3/K/22 (Item 2 from file: 148)

Gale Group Trade & Industry DB

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09883632 Supplier Number: 19914112 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Getting SET. (includes related articles on Mellon Bank's SET pilot; products that use SET, S/MIME and IPsec protocols; and TECHtips) (Secure Electronic Transactions) (Technology Information)

Higgins, Kelly Jackson

InternetWeek , n686 , p83(3)

Oct 20 , 1997

Language: English

Record Type: Fulltext; Abstract

Word Count: 2613 Line Count: 00207

...certificate out of his electronic wallet, which runs on his browser in a Visa card icon. After the cardholder clicks on the payment button, SET kicks in. The cardholder's software...

19971020

3/K/23 (Item 3 from file: 148)

Gale Group Trade & Industry DB

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08011335 Supplier Number: 17090008 (USE FORMAT 7 OR 9 FOR FULL TEXT)

It's no longer too early to get in. (electronic commerce) (includes four related articles on start-up company, consultants, vocabulary and developmental stages)(Cover Story)

Doyle, T.C.

VARbusiness , v11 , n7 , p54(7)

May 1 , 1995

Document Type: Cover Story

ISSN: 0894-5802

Language: English

Record Type: Fulltext; Abstract

Word Count: 4431 Line Count: 00364

...via the Internet. The four have created an electronic wallet that will appear as an icon on users' Internet browsers. Anytime they want to buy a product, all they need do is click on the icon. Dynamic links with financial institutions such as Visa or MasterCard will verify the purchasing power...

19950501

3/K/24 (Item 1 from file: 9)

Business & Industry(R)

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02596843 Supplier Number: 25055158 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Citi's No-Fee P2P Vies for PayPal Users

(Citigroup waives 1% transaction fee for c2it)

American Banker , v 167 , n 221 , p 1

November 16, 2001

Document Type: Newspaper ISSN: 0002-7561 (United States)

Language: English Record Type: Fulltext

Word Count: 876 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...and Citibank recently notified customers that, as of Jan. 7, it would discontinue its Obongo Toolbar digital wallet.

Observers were split over whether Citi's subsidy of c2it fees would be enough to...

3/K/25 (Item 2 from file: 9)

Business & Industry(R)

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02502687 Supplier Number: 24908516 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Big Push for Smart Cards Finally Under Way in U.S.?

(AmEx launches new marketing drive and more functions for its Blue smart card)

Card Marketing , v 5 , n 6 , p 1

July 2001

Document Type: Journal ISSN: 1095-6263 (United States)

Language: English Record Type: Fulltext

Word Count: 1561 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...with Gemplus SCA, Gemenos, France, on the Web tools. GemPlus' GemUtilities is similar to an electronic wallet. It allows cardholders to store Web sites, log-ons, passwords, and shipping information on the chip. Every time the card is inserted into a cardholder's personal computer, a toolbar appears on the user's Internet browser.

Buchanan cites advantages of the chip-based wallet...

3/K/26 (Item 3 from file: 9)

Business & Industry(R)

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02373626 Supplier Number: 25920147 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Online Merchants Finally Get A Break

(Payment card associations, such as Visa USA and Europay International, are offering new ways to protect online shoppers using credit cards from fraud; Visa will change European Union rules, and take responsibility for merchants' losses from credit card fraud)

Card Technology , v 1 , n 11 , p 18+

December 2000

Document Type: Journal ISSN: 1093-1279 (United States)

Language: English Record Type: Fulltext

Word Count: 3773 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...When the registered consumer shops at a Web site, he or she clicks on an icon for a SET-protected transaction. That wakes up the software residing on the consumer's PC and sends a message to the consumer's electronic wallet stored on a server hosted by the issuer or another organization.

The wallet server opens...

3/K/27 (Item 4 from file: 9)

Business & Industry(R)

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02236369 Supplier Number: 25809183 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Citi Plans Web Journey with Travelocity

(Citigroup Inc and Travelocity.com will develop a cobranded credit card, the Travelocity.com MasterCard card, by fourth-quarter 2000; Citibank is Travelocity's exclusive credit card issuer for next 5 yrs)

American Banker , v 165 , n 163 , p 9

August 24, 2000

Document Type: Newspaper ISSN: 0002-7561 (United States)

Language: English Record Type: Fulltext

Word Count: 338

TEXT:

...an account aggregation service. And in another announcement this week, it introduced a free downloadable toolbar, an upgrade of its electronic wallet, that is meant to make it easier to surf and shop the Internet.

3/K/28 (Item 5 from file: 9)

Business & Industry(R)

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02220517 Supplier Number: 25792604

In Brief: Citibank Upgrading Its Electronic Wallet

(Citigroup has introduced an upgraded version of its electronic wallet, called the Citibank Toolbar)

American Banker , v 165 , n 148 , p 10

August 03, 2000

Document Type: Newspaper ISSN: 0002-7561 (United States)

Language: English Record Type: Fulltext

Word Count: 88

(Citigroup has introduced an upgraded version of its electronic wallet, called the Citibank Toolbar)

TEXT:

NEW YORK

Citigroup has introduced an upgraded version of its electronic wallet, called the Citibank Toolbar.

The toolbar offers the same online shopping capability as Citiwallet, but

adds a variety of...

3/K/29 (Item 6 from file: 9)

Business & Industry(R)

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02203234 Supplier Number: 25771787

MasterCard Tries E-Wallets Again

(MasterCard International begins a national advertising campaign for electronic wallets; Citigroup is unveiling the Citibank Toolbar electronic wallet)

Card Fax , v 2000 , n 135 , p 2

July 17, 2000

Document Type: Electronic Journal (United States)

Language: English Record Type: Fulltext

Word Count: 170

(MasterCard International begins a national advertising campaign for electronic wallets; Citigroup is unveiling the Citibank Toolbar electronic wallet)

TEXT:

...Visitors to MasterCard's web site will also get a peek at Citigroup's newest electronic wallet entry, the Citibank Toolbar, which combines the usual wallet functions of form-filling, password storage and price comparison along with portal-type services like stock quotes. The Toolbar was developed by Redwood City, CA-based Obongo Inc. The MasterCard site also offers click...

3/K/30 (Item 7 from file: 9)

Business & Industry(R)

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02167474 Supplier Number: 25729541

Bank of Ireland to launch virtual credit card

(Bank of Ireland to launch Net Guardian online credit card, with accompanying online credit card application, by end-2000)

Card Fax , v 2000 , n 108 , p 2

June 06, 2000

Document Type: Electronic Journal (United States)

Language: English Record Type: Fulltext

Word Count: 190

TEXT:

...bank's Web Site, wit the virtual card appearing as a Bank of Ireland-branded icon on computer desktops. The application provides automatic form-filling functions similar to a digital wallet and gives the Bank of Ireland the ability to authenticate and authorize the cardholder before...

3/K/31 (Item 8 from file: 9)

Business & Industry(R)

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02061039 Supplier Number: 25585590 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Discover's Virtual Card Follows Users Around the Web

(Discover Financial Services has launches Discover DeskShop, virtual credit card)

American Banker , v 165 , n 23 , p 9

February 03, 2000

Document Type: Newspaper ISSN: 0002-7561 (United States)

Language: English Record Type: Fulltext

Word Count: 480

TEXT:

...on-line initiatives of its card-issuer brethren, Discover's new offering makes use of digital-wallet technology. The difference is Discover's unique approach to branding, which involves an on-screen icon that follows users around as they browse the Web.

3/K/32 (Item 9 from file: 9)

Business & Industry(R)

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01966131 Supplier Number: 25413234 (USE FORMAT 7 OR 9 FOR FULLTEXT)
MBNA Pulls Electronic Wallet Tests from Back Pocket
(MBNA Corp, with 40 mil credit account holders, is testing 3 kinds of electronic wallet programs)

Card Marketing , v 3 , n 8 , p 6
September 1999
Document Type: Journal ISSN: 1095-6263 (United States)
Language: English Record Type: Fulltext
Word Count: 580 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...transmit the information," says Russ Stevenson, senior vice president at CyberCash which is marketing its digital wallet to MBNA customers as the MBNA Buy service (www.mbnabuycor.)

"Most banks and credit issuers...

3/K/33 (Item 10 from file: 9)
Business & Industry(R)
(c) 2008 The Gale Group. All rights reserved.
01219712 Supplier Number: 23832205 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Checkfree May Be Among The First, But More Will Follow
(Visa USA is one company that plans on challenging Checkfree's leadership in the electronic bill payment market; Visa plans on launching the bill presentment feature of its ePay service this spring)

Report on Home Banking & Financial Services , v 2 , n 11 , p 4
March 14, 1997
Document Type: Newsletter (United States)
Language: English Record Type: Fulltext
Word Count: 455 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...customer would go to the utility's home page and click on a bill payment icon, which would then take the customer to Princeton's Internet site, where the customer would...

...able to review the bill and pay it. Princeton TeleCom is testing CyberCash Inc.'s electronic wallet as a means of on-line

payment.

"We intend to open the product up to...

3/K/34 (Item 11 from file: 9)

Business & Industry(R)

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00642866 Supplier Number: 23191589 (USE FORMAT 7 OR 9 FOR FULLTEXT)

It's No Longer Too Early to Get In

(Electronic commerce products and services were worth \$4.8 bil in 1994 and should grow to \$13.7 bil by 1998)

VAR Business , v XI , n 7 , p 54+

May 01, 1995

Document Type: Journal ISSN: 0894-5802 (United States)

Language: English Record Type: Fulltext

Word Count: 2892 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...deliver secure web servers for electronic commerce via the Internet. The four have created an electronic wallet that will appear as an icon on user's Internet browsers. Anytime they want to buy a product, all they need do is click on the icon, Dynamic links with financial institutions such as Visa or MasterCard will verify the purchasing power...

3/K/35 (Item 1 from file: 610)

Business Wire

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00247305 20000403094B7523 (USE FORMAT 7 FOR FULLTEXT)

Spring Internet World Exhibitor Profiles C - E; Conference and Exposition to be held April 3 - 7 in Los Angeles

Business Wire

Monday , April 3, 2000 13:33 EDT

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 2,763

2000

Text:

...com

Web: www.eCode.com

eCode.com introduces iBar(TM), the industry's most powerful toolbar. The iBar streamlines the way Internet users surf the Web, thereby providing centralized, secure and...

...access to essential information and favorite services wherever the Internet is accessed. iBar is an electronic wallet, automatic form filler, personal address book, calendar, photo album, virus checker, virtual disk space and...

...find what they need on the Web. Other new products include WAP.eCode.com, wireless electronic wallet and powerful new branding solutions to help businesses reach, register and retain customers.

Company: E...

3/K/36 (Item 2 from file: 610)

Business Wire

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00239085 20000322082B8176 (USE FORMAT 7 FOR FULLTEXT)

MyHelpdesk.com Extends Syndicated Computer Help Center Program With Geek.com

Business Wire

Wednesday , March 22, 2000 08:44 EST

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 765

2000

Text:

...will link to MyHelpdesk.com through its iBar service. iBar is a free, comprehensive, downloadable toolbar and electronic wallet that offers users access to functions and destinations most sought after on the Internet today...

3/K/37 (Item 3 from file: 610)

Business Wire

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00238112 20000321081B7156 (USE FORMAT 7 FOR FULLTEXT)

eCode.com Launches Branded iBar, Powerful Branding Solution for Web Sites Wishing to Increase Customer Reach and Retention

Business Wire

Tuesday , March 21, 2000 09:35 EST

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 946

2000

Text:

...and encouraging return visits to their sites.

eCode's iBar, the industry's most powerful toolbar, snaps onto the PC's Web

browser and offers users a persistent, customizable way of...

...and shortcuts

to their website while offering their users a free portable portal that includes electronic wallet, form filler, automatic logins and

passwords,

centralized favorites and bookmarks, always-current address book, calendar

...

3/K/38 (Item 4 from file: 610)

Business Wire

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00147454 19991130334B0036 (USE FORMAT 7 FOR FULLTEXT)

eCode.com Announces iBar, the World's First 'Portable Portal' for Simplified, Personalized Web Browsing

Business Wire

Tuesday , November 30, 1999 06:19 EDT

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 956

1999

Text:

iBar Provides the Combined Functionality of an
Electronic Wallet, a

Swiss Army(R) Knife, Electronic Key Chain, Personal Information
Manager, News and Shopping Services in a Compact Toolbar

eCode.com, the Internet User Identity Company, today announced iBar,
a "portable portal" that simplifies...

...Internet users to access the functions and
destinations most sought after on the Internet today: electronic
wallet, form filler, email, logins and passwords, personal address
books, calendars, search engines, news, shopping, personal...

...bottom of their browsers, leaving the
main browser window available for surfing the Web.

The toolbar contains intuitive icons and tabs that give immediate
access to the user's electronic wallet, personal information
management
functions such as address book and calendar, personal "favorites" or
"bookmarks", electronic...

3/K/39 (Item 1 from file: 20)

Dialog Global Reporter

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20969142 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Digital Imaging Magazine Announces Its Top Products of the Year; Winning Products Represent the Best of
Imaging Technology

PR NEWSWIRE

January 28, 2002

Journal Code: WPRW Language: English Record Type: FULLTEXT

Word Count: 542

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...Manipulation/Enhancement Software * procreate Painter 7.0 - Best Graphic
Software * Lexar - Best Digital Media Cards * Digital Wallet
- Best Digital Storage Device

This year, Digital Imaging allowed the judges to list what they felt
were...

20020128

3/K/40 (Item 2 from file: 20)
Dialog Global Reporter
(c) 2008 Dialog. All rights reserved.
16048594
Mastercard opens digital wallet

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (CANBERRA TIMES) , p 8
April 07, 2001
Journal Code: WTCT Language: English Record Type: ABSTRACT
Word Count: 70

-

...announced in early April 2001. The digital wallet, in the form of an on-screen icon, will be available in Australia in May 2001. A new method of authentication has been...

20010407

3/K/41 (Item 3 from file: 20)
Dialog Global Reporter
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16041310 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mastercard to help banks introduce digital wallets

AAP NEWS
April 06, 2001
Journal Code: WAAP Language: English Record Type: FULLTEXT
Word Count: 228
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...secure "digital wallet" on the computer.
They could then simply click on the digital wallet icon on their computer when they wished to make a purchase, avoiding filling out several forms...

20010406

3/K/42 (Item 4 from file: 20)
Dialog Global Reporter
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14602718 (USE FORMAT 7 OR 9 FOR FULLTEXT)
E-platform Launches Dominia - Brazil

BUSINESS NEWS AMERICAS

December 15, 2000
Journal Code: WBNA Language: English Record Type: FULLTEXT
Word Count: 221

-

...with a computer screen toolbar that offers several functions, such as an
ecommerce directory, an electronic wallet, an Internet
dial-up function and an email organizer.

20001215

3/K/43 (Item 5 from file: 20)
Dialog Global Reporter
(c) 2008 Dialog. All rights reserved.
14575427 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Tech Scene: Test Drive: New Tech Toys Stuck In Neutral Gear

AMERICAN BANKER, p 1

January 10, 2001
Journal Code: WAMB Language: English Record Type: FULLTEXT
Word Count: 1705
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...our computer, but eventually the digital wallet seemed to be configured,
and a little blue icon that said "AE" nestled comfortably on the
on-screen toolbar.

After browsing a list of online merchants that accept Blue, we opted
to buy a...

...clicked the AE icon. After some trial and error, we were able to get the
digital wallet to fill in the merchant shipping form, though
it would have been much faster to...

20010110

3/K/44 (Item 6 from file: 20)

Dialog Global Reporter

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11720071 (USE FORMAT 7 OR 9 FOR FULLTEXT)

'One-click' cards in vogue

CARDS INTERNATIONAL

May 26, 2000

Journal Code: WCAI Language: English Record Type: FULLTEXT

Word Count: 1719

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...wallet technology. The difference is Discover's unique approach to branding, which involves an onscreen icon that follows users around as they browse the web.

When Discover customers are ready to...

20000526

3/K/45 (Item 7 from file: 20)

Dialog Global Reporter

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10383594 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Spring Internet World Exhibitor Profiles C - E; Conference -2-

BUSINESS WIRE

April 03, 2000

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 1286

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...access to essential information and favorite services wherever the Internet is accessed. iBar is an electronic wallet, automatic form filler, personal address book, calendar, photo album, virus checker, virtual disk space and...

...find what they need on the Web. Other new products include

WAP.eCode.com, wireless electronic wallet and powerful new
branding solutions to help businesses reach, register and retain customers.
Company: E...

20000403

3/K/46 (Item 8 from file: 20)

Dialog Global Reporter

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10185453 (USE FORMAT 7 OR 9 FOR FULLTEXT)

RE: eCode.com Launches Branded iBar, Powerful Branding Solution for Web Sites Wishing to Increase
Customer Reach and Retention

CCN DISCLOSURE

March 21, 2000

Journal Code: WCCN Language: English Record Type: FULLTEXT

Word Count: 899

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...and shortcuts to their website while offering their users a free
portable portal that includes electronic wallet, form filler,
automatic logins and passwords, centralized favorites and bookmarks,
always-current address book, calendar...

20000321

3/K/47 (Item 9 from file: 20)

Dialog Global Reporter

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07340449

IBM pushes e-wallet technology with Mastercard deal

Section Title: News

Sylvia Pennington, VNU Newswire

NEWSWIRE (VNU)

September 21, 1999

Journal Code: WNEW Language: English Record Type: FULLTEXT

Word Count: 217

-

...to pursue similar partnerships with other big credit card players such as Visa. The IBM wallet uses Electronic Commerce Mark-up Language, the collaborative standard for merchant field data collection recently developed by...

19990921

3/K/48 (Item 1 from file: 583)
Gale Group Globalbase(TM)
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09816755
Moneta in un clic

Italy: ABI improves BankPassWeb
Milano Finanza (XRC) 06 Jul 2002
Language: ITALIAN

...card or credit card would be able to purchase from his/her own bank an electronic wallet and use it to pay for items purchased from e-commerce sites which signed an agreement with the bank. By clicking on a given icon, a secure connection will be activated and after inputting ID code and password, it will...

2002

? TYPE 11720071/full from 20

11720071/9 (Direct type from file: 20)
Dialog Global Reporter
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11720071 (THIS IS THE FULLTEXT)
'One-click' cards in vogue

CARDS INTERNATIONAL
May 26, 2000
Journal Code: WCAI Language: English Record Type: FULLTEXT
Word Count: 1719

Online wallets are having a renaissance because of virtual credit cards. Charles Davis investigates DIGITAL WALLETS emerged just as e-commerce became a buzzword, promising to improve the Internet shopping experience for all involved. In reality, wallets have failed to live up to their early

promise.

Now, virtual wallets are hot again, driven by the allure of mobile e-commerce and its need for remote payments. Instead of wallets, however, virtual payments cards have emerged.

These cards - no more than icons - sit on the consumer's PC as a bitmap image and allow one-click access to cardholder billing and related purchase data stored on a central server.

In the meantime, more wallet ideas have appeared from companies such as CyberCash, Trintech and Brodia. None, however, have caught on widely with retailers or consumers. That hasn't kept companies ranging from Globeset to behemoths such as Microsoft and IBM from seeking to develop new wallets, with the promise that increased consumer convenience might lead to more Internet buying.

The new virtual cards are an answer to everything that was wrong about the first generation of virtual wallets. A year ago, using a digital wallet meant forms to fill out and software applications to download and maintain - making the e-commerce process a frustrating, time-consuming affair.

Most wallet schemes used proprietary network solutions in an attempt to work around the traditional payments networks. After customers spent time downloading a wallet to their PC, robbing it of significant hard drive space, they realised that they were now members of a closed-loop network of participating merchants, robbing them of much of the choice of the Internet.

Merchants, meanwhile, had to face compatibility issues, as dozens of competing wallet schemes popped up. They faced the same technological headaches as consumers but were charged for the pleasure. Hence, it is little wonder that by the end of the 1990s, the virtual wallet had nearly disappeared altogether.

Today's virtual cards - most players are loathe to use the term 'wallet' in any context - share a common set of characteristics. First, they are free and require no software for consumers. These services work directly with ISPs, telcos and content providers, offering themselves as downloadable icons that reside on host servers rather than cluttering up consumer hard drives.

The security issues surrounding wallets have been greatly reduced by this change. As these companies work with established client bases such as ISPs, or through the issuers themselves, consumers do not have to turn over private or financial information to yet another company.

For consumers, the change is dramatic. They can make purchases easily, with privacy and security issues addressed, without entering a credit cards number, since purchases are aggregated to the bill from their ISP - which they've already entrusted with financial and personal information. And ISPs and financial institutions can offer Internet payment services as a value-added benefit to their customers, allowing them to target individual customers. The intractable question, though, is one of consumer need and merchant satisfaction.

"Merchants really aren't interested in virtual wallets - at least the type of wallet they have to download," said Paul Hagen, an analyst with Forrester Research in Cambridge, Massachusetts. "Consumer reaction has been

lukewarm at best, so you have the two parts of the equation and neither is advancing the cause." At least three different types of virtual cards exist today - virtual credit cards, the virtual payments system, and the virtual wallet.

The virtual credit cards - Internet-issued cards product with a wallet attached as a value-added service - are increasingly popular. Such cards-based products do not face the uphill battle for acceptance that virtual payments systems do, as they essentially piggyback existing payments infrastructures.

Earlier this year, Discover, the credit cards unit of Morgan Stanley Dean Witter, launched Discover Desk\$hop. Like the online initiatives of cards issuers Citibank and NextCard, Discover's new offering makes use of digital wallet technology. The difference is Discover's unique approach to branding, which involves an onscreen icon that follows users around as they browse the web.

When Discover customers are ready to purchase something, they click on the icon, which automatically completes all the information e-tailers require to authorise and process a cards transaction.

Discover Desk\$hop's debut follows Citigroup's introduction in 1999 of virtual MasterCard credit cards called ClickCredit. American Express made its entry the month before with the successful launch of the Blue card.

Meanwhile, the cards associations are working on their own digital wallet solutions. MasterCard teamed up with 724 Solutions, a Canadian Internet infrastructure solutions company, to develop a wallet as part of its mobile commerce push.

Visa International and Nokia recently announced a co-operation agreement to introduce payments solutions for mobile e-commerce. The deal will help develop methods for financial institutions and mobile phone operators to offer secure payments services to their customers via a mobile phone. Both organisations are working on establishing open specifications, based on wireless application protocol, the protocol standard that enables access to the Internet.

The two companies will also simplify the payments process by developing a mobile e-wallet to allow for 'simple-click' purchases. A pilot of the technology is under way with MeritaNordbanken in Sweden and Finland.

The noncards-based, virtual payments system is best illustrated by iPIN, an ISP-driven payments system that offers online payments added to the consumer's monthly ISP bill. Its officials are quick to point out that its solution is not a wallet but a payments system. Qpass and Trivnet are other high-profile virtual payments offerings.

Geoff Watson, iPIN director of marketing, said that a digital wallet is little more than a form-filler. By contrast, iPIN takes the consumer through the entire payments process, from initiation to settlement. Consumers register with iPIN by an ISP log-on name and password, then simply click on the iPIN logo to make a purchase. At the end of the month, these purchases are added to their ISP bill.

The obstacle for iPIN is that to become iPIN-enabled, content providers must install software from iPIN, a process that takes one to two hours, said Watson. Its revenue comes from a transaction fee split between content providers and ISPs. It launched in Europe at the end of 1999, and

in the US early this year. As of January 1999, there were only about 60 iPIN-enabled content providers, primarily selling music (emusic.com) and movies (clickmovie.com).

That, ultimately, is the consummate Internet dilemma: how do you amass enough consumers, content providers and ISPs under one virtual card for it to really take off?

Globeset, an Austin, Texas-based company, hopes to answer that question. A bank-centred wallet company based on the SET protocol, it is perhaps the only virtual payments provider that still freely uses the term 'wallet' as part of its description for its product, the BankTone Electronic Wallet. Globeset has 220 employees and \$66.5 million in backing from Compaq, Citigroup, Deutsche Bank, Chase Manhattan and AmEx.

Some major financial services companies are beginning to market the technology under their own labels to millions of cardholders. One is Citi, the biggest issuer of credit cards in the US with 49 million cardholders, which invested \$20 million in Globeset in 1999.

AmEx, which also pumped \$20 million into Globeset, won't say if it is using BankTone but it has incorporated wallet functions into its new Blue card, a smart card that can be used with a cards reader to make secure online purchases.

The BankTone wallet resides with financial institutions and credit cards issuers, which make the service available to their customer base. Consumers complete a form, click an onscreen activation button on their financial institution's site, and can then shop with their BankTone Electronic Wallet at content providers, currently over 1,000, who are BankTone-enabled.

However, consumers can only make BankTone-enabled purchases if they reach the content provider through their financial institution's portal.

Qpass is another provider of Internet payment systems aimed primarily at micropayments. The company, which recently teamed with digital currency provider beenz.com, targets more than purchases of online content.

Qpass focuses much of its efforts on working with content providers, serving as their outsourced provider of web-based business infrastructures, covering needs from authenticating consumers to billing, collecting and processing payments to customer support. Qpass, which was established three years ago, makes its revenue from a portion of each transaction.

Finally, there is the sleeping giant: Microsoft's Passport. While the US governments' antitrust action against the company has slowed its plans, the entire industry eagerly awaits its wallet strategy.

The new strategy, pursued under the awkward rubric of Next Generation Windows Services, or NGWS, is to translate many of the features of the Windows operating system into free-floating utilities available to users not just on the desktop but on the Internet and accessible from anywhere.

These utilities would provide standardised ways for billing, publishing, producing directories, personalising online services and many other routine activities that take place millions of times a day on the Internet.

Bill Gates and his company are making a huge bet that the next 'killer app' is a concept that Microsoft executives call the Internet user experience, or IUE. When asked to provide an example of the kind of services that will be characteristic of NGWS, the company often points to its Passport service, an online digital wallet that enables users to

identify themselves and make purchases at multiple websites.

Passport is an example of a web service offered by Microsoft that does not lock the user into the Windows operating system but instead allows computer users from competing operating systems to use the features of the service. Regardless of the final action in the antitrust case, Microsoft will have to push such competition-friendly devices to stave off further regulation.

In addition to these major players, there are others - nearly a dozen at last count - vying for a piece of the virtual payments world. However encouraging the new schemes may sound, the micropayments industry has a frontier feel that has resulted in a collection of competitive wallet schemes lacking any sort of standards for merchants.

Internet-only cards may be the least confusing option, as they link the physical cards product to the online wallet product. The winner might very well be whoever teams up with a major credit cards association or issuer and signs up the most big-name web merchants.

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SIC Codes/Descriptions: 7375 (Information Retrieval Services); 5961 (Catalog & Mail Order Houses)

Naics Codes/Descriptions: 514191 (On-Line Information Services); 45411 (Electronic Shopping & Mail-Order Houses)

? s (virtual or internet or online) (n2) (wallet or billfold) (n5) (icon or toolbar or graphic) and py<=2003

Processing

Processing

Processing

Processing

Processing

Processing

Processing

1435679	VIRTUAL
10115834	INTERNET
7272622	ONLINE
127929	WALLET
829	BILLFOLD
368872	ICON

36095 TOOLBAR

638134 GRAPHIC

17 ((VIRTUAL OR INTERNET) OR ONLINE) (2N) (WALLET OR BILLFOLD) (5N) ((ICON OR TOOLBAR) OR GRAPHIC)

92056873 PY<=2003

S4 17 S (VIRTUAL OR INTERNET OR ONLINE) (N2) (WALLET OR BILLFOLD) (N5) (ICON OR TOOLBAR OR GRAPHIC) AND PY<=2003

? rd s4

S5 10 RD S4 (UNIQUE ITEMS)

? t s4/medium,k/all

4/K/1 (Item 1 from file: 15)

ABI/Inform(R)

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02134962 69758743

Nextcard: #1

Bruno, Mark

USBanker v111n3 pp: 20

Mar 2001

ISSN: 0148-8848 Journal Code: USI

Word Count: 565

Text:

...offers instant approval, a factor that Jamieson says improved its rating.

Nextcard also has a toolbar for online shopping that functions like an e-wallet, allowing consumers to comparison-shop and to store site registration information.

"These companies are redefining...

4/K/2 (Item 2 from file: 15)

ABI/Inform(R)

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01722656 03-73646

Finland: In pole position

Fullbright, Peter

Director v52n3 pp: 98-100

Oct 1998

ISSN: 0012-3242 Journal Code: DRT

Word Count: 1526

Text:

...reveal the telephone numbers of all the residents who have agreed to be listed. A wallet icon could be used to enter a virtual concert hall, a church or even a political rally.

Most meetings, including dental check-ups...

4/K/3 (Item 1 from file: 16)

Gale Group PROMT(R)

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09074292 Supplier Number: 79127047 (USE FORMAT 7 FOR FULLTEXT)

Trintech in Virtual Barclaycard deal.

Cards International , p 2

Sept 12 , 2001

Language: English Record Type: Fulltext

Document Type: Newsletter ; Trade

Word Count: 174

-

The software is essentially a form-filling online wallet, which the user activates by dragging a 'virtual card' desktop icon onto the merchant's order form. The account holder is then prompted for a password...

20010912

4/K/4 (Item 2 from file: 16)

Gale Group PROMT(R)

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08637400 Supplier Number: 74628213 (USE FORMAT 7 FOR FULLTEXT)

Digital wallets readied for Down Under.

Cards International , p 2

April 26 , 2001

Language: English Record Type: Fulltext

Document Type: Newsletter ; Trade

Word Count: 260

-

...details into a secure "digital wallet" on their computer. When they decide to make an online purchase, they use a wallet icon stored on their computer screens to access their payment information. The application aims to overcome...

20010426

4/K/5 (Item 3 from file: 16)
Gale Group PROMT(R)
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06884345 Supplier Number: 58304619 (USE FORMAT 7 FOR FULLTEXT)

enonymous.com and Jotter Technologies Form Strategic Alliance Based On Open Privacy Ratings to Alleviate Consumers' Online Fears.
Business Wire , p 0265
Dec 20 , 1999
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 601
-

...San Francisco and finance, legal and accounting in Mesa, Ariz.
Considered a leading provider of online wallet technology,
the company's unique Jotter toolbar product provides easy to use,
value-added functionality for consumers using the Internet by helping...

19991220

4/K/6 (Item 1 from file: 148)
Gale Group Trade & Industry DB
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13215497 Supplier Number: 70971435 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NEXTCARD: #1.(Brief Article)

US Banker , 111 , 3 , 20
March , 2001
Document Type: Brief Article
ISSN: 0148-8848
Language: English
Record Type: Fulltext

Word Count: 599 Line Count: 00049

...offers instant approval, a factor that Jamieson says improved its rating.

Nextcard also has a toolbar for online shopping that functions like an e-wallet, allowing consumers to comparison- shop

and to store site registration information.

"These companies are redefining...

20010301

4/K/7 (Item 2 from file: 148)

Gale Group Trade & Industry DB

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11610262 Supplier Number: 58304619 (USE FORMAT 7 OR 9 FOR FULL TEXT)

enonymous.com and Jotter Technologies Form Strategic Alliance Based On Open Privacy Ratings to Alleviate Consumers' Online Fears.

Business Wire , 0265

Dec 20 , 1999

Language: English

Record Type: Fulltext

Word Count: 622 Line Count: 00057

...San Francisco and finance, legal and accounting in Mesa, Ariz.

Considered a leading provider of online wallet technology, the company's unique Jotter toolbar product provides easy to use, value-added functionality for consumers using the Internet by helping...

19991220

4/K/8 (Item 3 from file: 148)

Gale Group Trade & Industry DB

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08011335 Supplier Number: 17090008 (USE FORMAT 7 OR 9 FOR FULL TEXT)

It's no longer too early to get in. (electronic commerce) (includes four related articles on start-up company, consultants, vocabulary and developmental stages)(Cover Story)

Doyle, T.C.

VARbusiness , v11 , n7 , p54(7)
May 1 , 1995
Document Type: Cover Story
ISSN: 0894-5802
Language: English
Record Type: Fulltext; Abstract
Word Count: 4431 Line Count: 00364

...V-One of Rockville, Md., to deliver secure web servers for electronic commerce via the Internet. The four have created an electronic wallet that will appear as an icon on users' Internet browsers. Anytime they want to buy a product, all they need do is click on ...

19950501

4/K/9 (Item 1 from file: 9)
Business & Industry(R)
(c) 2008 The Gale Group. All rights reserved.
02448854 Supplier Number: 24834528 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Digital wallets readied for Down Under
(MasterCard International to roll out a digital wallets system in Australia; aims to speed up online purchases by eliminating the need to fill out online forms for every transaction)

Cards International , n 256 , p 2
April 26, 2001
Document Type: Newsletter ISSN: 0956-5558 (Ireland)
Language: English Record Type: Fulltext
Word Count: 241

TEXT:

...details into a secure "digital wallet" on their computer. When they decide to make an online purchase, they use a wallet icon stored on their computer screens to access their payment information. The application aims to overcome...

4/K/10 (Item 2 from file: 9)
Business & Industry(R)

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02397857 Supplier Number: 24770833 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NEXTCARD: #1

(As of September 2000, estimated 15.9 mil adults were using the Internet to do some form of banking; 8 mil online adults have applied for credit cards over the Internet)

US Banker , v 111 , n 3 , p 20

March 2001

Document Type: Journal ISSN: 0148-8848 (United States)

Language: English Record Type: Fulltext

Word Count: 540 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...offers instant approval, a factor that Jamieson says improved its rating.

Nextcard also has a toolbar for online shopping that functions like an e-wallet, allowing consumers to comparison- shop and to store site registration information.

"These companies are redefining...

4/K/11 (Item 3 from file: 9)

Business & Industry(R)

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00634169 Supplier Number: 23131254 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Building the tools for Web Commerce

(Internet commerce security largely based on encryption patents by RSA Data Security; other companies put companies between buyer and seller instead of relying on encryption)

Interactive Age , v 2 , n 8 , p 34+

February 13, 1995

Document Type: Journal; Industry Overview ISSN: 1080-4927 (United States)

Language: English Record Type: Fulltext

Word Count: 2659 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...First Virtual's technology to most browser owners.

He said Spyglass will make the First Virtual icon, which resembles a wallet, part of the next version of its Enhanced Mosaic, from which most browser publishers get...

4/K/12 (Item 1 from file: 610)

Business Wire

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00160447 19991220354B0265 (USE FORMAT 7 FOR FULLTEXT)

enonymous.com and Jotter Technologies Form Strategic Alliance Based On Open Privacy Ratings to Alleviate Consumers' Online Fears

Business Wire

Monday , December 20, 1999 11:57 EST

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 611

1999

Text:

...San Francisco and finance, legal and accounting in Mesa, Ariz. Considered a leading provider of online wallet technology, the company's unique Jotter toolbar product provides easy to use, value-added functionality for consumers using the Internet by helping...

4/K/13 (Item 1 from file: 621)

Gale Group New Prod.Annou.(R)

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02263396 Supplier Number: 58304619 (USE FORMAT 7 FOR FULLTEXT)

enonymous.com and Jotter Technologies Form Strategic Alliance Based On Open Privacy Ratings to Alleviate Consumers' Online Fears.

Business Wire , p 0265

Dec 20 , 1999

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 601

-

...San Francisco and finance, legal and accounting in Mesa, Ariz.
Considered a leading provider of online wallet technology,
the company's unique Jotter toolbar product provides easy to use,
value-added functionality for consumers using the Internet by helping...

19991220

4/K/14 (Item 1 from file: 20)
Dialog Global Reporter
(c) 2008 Dialog. All rights reserved.
19161336 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Trintech in Virtual Barclaycard deal

CARDS INTERNATIONAL
September 12, 2001
Journal Code: WCAI Language: English Record Type: FULLTEXT
Word Count: 157

-

...its move into the e-commerce payments arena.
The software is essentially a form-filling online wallet
, which the user activates by dragging a 'virtual card' desktop
icon onto the merchant's order form. The account holder is then
prompted for a password...

20010912

4/K/15 (Item 2 from file: 20)
Dialog Global Reporter
(c) 2008 Dialog. All rights reserved.
16662734 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Digital wallets readied for Down Under

CARDS INTERNATIONAL
April 26, 2001
Journal Code: WCAI Language: English Record Type: FULLTEXT
Word Count: 244

-

...details into a secure "digital wallet" on their computer. When they decide to make an online purchase, they use a wallet icon stored on their computer screens to access their payment information. The application aims to overcome...

20010426

4/K/16 (Item 3 from file: 20)
Dialog Global Reporter
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15099033 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Tackling the road of remote payments

Section Title: Business Monday
Margie Quimpo-Espino
PHILIPPINE DAILY INQUIRER , p 6
February 12, 2001
Journal Code: WDPI Language: English Record Type: FULLTEXT
Word Count: 630
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...card information (name, account number and expiry date) once and store it securely in an icon -or "wallet"-for all future online shopping.

Mark Patrick , VP for acceptance development, says the new program is expected to be...

20010212

4/K/17 (Item 4 from file: 20)
Dialog Global Reporter
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08800582 (USE FORMAT 7 OR 9 FOR FULLTEXT)
enonymous.com and Jotter Technologies Form Strategic Alliance Based On Open Privacy Ratings to Alleviate Consumers' Online Fears

BUSINESS WIRE
December 20, 1999
Journal Code: WBWE Language: English Record Type: FULLTEXT
Word Count: 623

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...San Francisco and finance, legal and accounting in Mesa, Ariz.
Considered a leading provider of online wallet technology,
the company's unique Jotter toolbar product provides easy to use,
value-added functionality for consumers using the Internet by helping...

19991220

? s (digital or electronic or virtual or internet or online) (n2) (wallet or billfold) and
(icon or graphic) (n4) (field or input form) and py<=2003

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

5363807 DIGITAL

7485866 ELECTRONIC

1435679 VIRTUAL

10115834 INTERNET

7272622 ONLINE

127929 WALLET

829 BILLFOLD

9346 (((DIGITAL OR ELECTRONIC) OR VIRTUAL) OR INTERNET) OR ONLINE) (2N) (WALLET
OR BILLFOLD)

368872 ICON

638134 GRAPHIC

6855253 FIELD

3 INPUT FORM

2325 (ICON OR GRAPHIC) (4N) (FIELD OR INPUT FORM)

92056873 PY<=2003

S6 0 S (DIGITAL OR ELECTRONIC OR VIRTUAL OR INTERNET OR ONLINE) (N2) (WALLET OR
BILLFOLD) AND (ICON OR GRAPHIC) (N4) (FIELD OR INPUT FORM) AND PY<=2003

?